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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Low & Low LLC 505 Main Street Suite 304 Hackensack NJ 07601 Telephone 201-343-4040 Russell L. Low Esq No 4745 Attorney for the Debtor

In Re:

Comfort A Uzoeshi

Order Filed on March 25, 2020 by Clerk, U.S. Bankruptcy Court District of New Jersey

Case No.: 19-33028

Chapter: 13

Judge: SLM

### **LOSS MITIGATION ORDER**

The relief set forth on the following pages, numbered 2 and 3, is hereby **ORDERED**.

**DATED: March 25, 2020** 

Honorable Stacey L. Meisel United States Bankruptcy Judge

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X AN	Notice of Request for Loss Mitigation was filed by the debtor on February 25, 2020.
A 1	Notice of Request for Loss Mitigation was filed by the creditor,  on
	court raised the issue of Loss Mitigation, and the parties having had notice and an ortunity to object, and the Court having reviewed any objections thereto.
The Requ	nest concerns the following:
Property:	518 Belvidere Avenue Plainfield NJ 07062
Creditor:	SLS
	hereby ORDERED that the Notice of Request for Loss Mitigation is denied.  hereby ORDERED that the Notice of Request for Loss Mitigation is granted, and:
•	The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's <i>Loss Mitigation Program and Procedures</i> (LMP).
•	The Loss Mitigation process shall terminate on June 25, 2020 (90 days from the date of entry of this order, unless an <i>Application for Extension or Early Termination of the Loss Mitigation Period</i> is filed under Section IX.B of the LMP.)
•	The debtor must make monthly adequate protection payments to the creditor during the Loss Mitigation Period in the amount of \$2,419.22 on the due date set forth in the note, including any grace period. See Section VII.B. of the LMP.
•	If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section

IX.B. of the LMP and to obtain relief from the stay.

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- Extension or early termination of the LMP may be requested as specified in Section IX.B of the LMP.
- If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.
- It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:
  - Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.
  - Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
  - Within 14 days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.
- It is ORDERED that the debtor is excused from use of the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:
  - Within 14 days of the date of this order, the creditor shall designate a single point of contact, including the name and contact information of the contact and shall specify to the debtor the forms and documentation the creditor requires to initiate a review of the debtor's loss mitigation options.
  - Within 21 days after receipt of the creditor's specifications regarding forms and documentation, the debtor shall provide the requested information.
  - Within 14 days of the debtor's submission, the creditor shall acknowledge receipt of the documentation.

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United States Bankruptcy Court District of New Jersey

In re: Comfort A. Uzoeshi Debtor Case No. 19-33028-SLM Chapter 13

#### Chapter 1

### **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Mar 25, 2020

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

db +Comfort A. Uzoeshi, 518 Belvidere Avenue, Plainfield, NJ 07062-1914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2020 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor Societe Generale Mortgage Securities SGMS 2006-FRE2 cwohlrab@LOGS.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor SG Mortgage Securities Trust 2006-FRE2, Asset Backed Certificates, Series 2006-FRE2, U.S. Bank National Association, as Trustee

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Comfort A. Uzoeshi ecf@lowbankruptcy.com,

ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5